Overview of the innovation

This project implemented the Aflatoun programme offering financial and social education to Rwandan children, and aimed to build the capacities of young people to become responsible citizens and entrepreneurs. This was implemented through a learner-centred teacher training programme drawing on active learning methods. A total of 116 TTC Tutors and 409 teachers were trained. Young people were taught social and financial education, which focused on developing learners’ key skills in teamwork, communication, critical thinking and problem solving - thus echoing some of the key competencies required by the new curriculum. The long-term goal of the project was to create jobs for young adults so as to contribute to economic development. Activities included teacher training through TTCs in active learning methods and then piloting the new methods in upper primary and lower and upper secondary schools in four districts (across Western, Eastern and Kigali City Provinces).

Savings clubs were also introduced to the schools in addition to the teacher training component. AMIR supported 541 savings clubs in 75 schools, through partnerships with Micro Finance Institutions (MFIs). 239 savings accounts were opened, with an average of 5,000 RWF of savings per week per school (or 50-100 RWF per week per student).

A total of 55,805 students benefitted from the intervention.

Total project budget was GBP 398,061.

Grant Recipient

The project was managed through collaboration between the Rwandan Association of Microfinance Institutions (AMIR) and Aflatoun, a Dutch INGO, and worked closely with teacher trainers, teachers, learners and parents at the local level.

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What makes it innovative?

This project implemented an educational programme which had been piloted in 90 countries globally but was new to the Rwandan context. The implementation approach was different in Rwanda to other countries as it used teacher training colleges (TTCs) for delivery. The programme partnership between a micro finance institution and an international education NGO was groundbreaking in Rwanda.

Relevance to education priorities:

Main Theme: Skills development;
Sub-theme: Effective teaching and learning
The project was closely aligned to the ESSP (2010-2015) priorities for ‘ensuring that the post-basic education system is better tailored to meet labour market needs’ and developing learner-centred methodologies.

Project learning (activity/output to outcomes level)

- TTC tutors speak very positively about the emergence of a dynamic, inspiring classroom environment.
- Although there are good arguments for focusing on both Child Social and Financial Education (CSFE) as a domain as well as general learner-centred methodologies, the project has not always been clear about how they work together. A more specific emphasis on CSFE with the use of learner-centred methodology within that domain would have strengthened the overall conceptualisation of the programme and make scale up easier to sell.
- The social skills element has been less explicitly addressed than the financial education
component and the project could have been better balanced to meet the different educational objectives.

**Project outcomes and reflection on monitoring and evaluation**

The innovation was evaluated with a randomized control trial of 250 in-service teachers (125 in each of control and treatment groups) and 1750 students using self-report measures of attitudes and behaviours, along with classroom observation of teachers and interviews, Focus Group Discussions and case studies.

The final evaluation showed that classrooms where the programme had been implemented were more active than at control schools, but no improvement was shown in drop out or examination performance. The results were mixed for learner social skills development, showing increases for learner self-efficacy (a belief in one’s competence to tackle new tasks and to cope with adversity), financial literacy, planning attitudes, and savings behaviour. There was no improvement in students’ reported pro-social skills, savings attitudes and entrepreneurship.

The study is experimentally well designed, but the validity and the reliability of some of the instruments are not demonstrated so undermining the findings. This is accompanied with a poor level of transparency of the data and the analysis.

In terms of the Theory of Change, there is an effect on the first step in the link to student learning outcomes with some evidence of classroom change (a pre-requisite to improvements in learning). The impact of this might be better if the CSFE is part of the mainstream curriculum, though this might also reduce the change in teaching methods (clubs are less high status). This ‘mainstreaming’ might also bring the more specific emphasis noted in the second bullet in the previous section.
Conditions for success
There was very little written about the processes of innovation encountered by this project making it difficult to assess the conditions for success. Regarding its scale-up, there is a clear need for either integration of both financial and social education in the school curriculum, although the contribution of AMIR/Aflatoun may be stronger in the former.

Scale-up should also work towards the adoption of active learning methods in the pre-service teacher training curriculum for long-term success.

Scale up and sustainability considerations
Two scale-up models are presented by AMIR:

Option 1 is more institutionalised focusing on the curriculum implementation process.

Option 2 pursues twin pre-service and in-service approaches to eventually bring CSFE training capacity to all TTCs in Rwanda with a CSFE program in 20% of the country’s schools. It will use the in-service approach as a ‘stopgap measure’ to achieve immediate impact, anticipating larger scale impact once the pre-service teachers have gone through their 3-year programme.

There are two issues that need to be addressed, which are relevant to both options. Firstly, the pilot work with savings clubs and cooperation with MFI’s are not mentioned in the document, but have also not been mentioned as being taken out of the package. There is therefore a lack of clarity about the proposed models.

Secondly, although a convincing argument is made to use Active Learning Methodology (ALM) there are still some questions about how general the ALM work is and to what extent it is specifically placed within the domain of CSFE. ALM has potentially wider use and offers an entry point to the work in pre-service Teacher Training (where CSFE alone may not have created opportunities to work with TTCs at the time of the start of the pilot). If the focus is on CFSE, then the scale up focus should be on curriculum implementation, particularly the teacher training on the new curriculum - with financial education being one of the cross-cutting areas in the new curriculum. If the focus is more on general teaching methodology, the project should focus on the operationalisation and implementation of the new TDM policy and link up with other IfE programmes operating in the area of teacher training and trying to support the government in supporting new classroom methodology and teaching practices across subjects.
It is recommended to focus on Model 1 as the most urgent and immediately achievable entry point for scale up is curriculum implementation. It will be very important to link with Access to Finance Rwanda, which is already involved in the curriculum process, and which is expected to remain involved during curriculum implementation. The availability of a resource pool of 120 teacher trainers trained in ALM, with a specific focus on CSFE, is a very strong asset to be used for curriculum implementation, and can help to convince REB. AMIR must understand that it is too late now to integrate its own content into the new curriculum, as the curriculum development has finished, and instead focus on (i) curriculum training and (ii) provision of supplementary teacher and classroom materials supporting the teaching in accordance with the new textbooks.

As a second step, and still in the context of implementing the new curriculum, the programme could have a bigger impact on teacher training after the current round of curriculum implementation training of 2015/2016. Entry into pre-service training may be easier and more manageable in the shorter term, however AMIR’s proposal for a temporary focus on in-service training until the first pre-service teachers have gone through the TTC programme is not very convincing. AMIR need to look beyond project expansion to the long-term needs of the education system. What may be more convincing as an argument for support to in-service training is the need to deliver specific CSFE teacher training through the available trained teacher trainer pool, as an integral part of a wider REB TPD programme. This may be welcomed by the government as it will allow them to address teacher capacity needs with specific regard to teaching financial education as part of the new curriculum.

**Cost Considerations**

The economic analysis provides a detailed overview of what a scale up model would cost, but it is not clear how this links to the proposed scale up options. Scaling up teacher training appears to be in the region of GBP 500,000 over a three year period. There are no unit costs for teachers and students and the economic analysis is also not put in the light of anticipated outcomes. Most importantly, the systemic implications are not sufficiently clear, and there is no indication of what the cost will be of a long-term sustainable CSFE teacher support programme for GoR and partners.

There is no indication of the costs of the savings clubs initiative and it is unclear whether this component has been taken out of the package.

Finally, further thought should be given as to how savings can be made by linking up with other initiatives.

**Immediate Next Steps**

- Discuss with REB and the Technical Working Group on Curriculum and Materials how AMIR could support the curriculum implementation process, especially curriculum training on the cross-cutting area of financial education
- Discuss with the College of Education and the Task Force on pre-service teacher training if and how the Aflatoun methodology could be relevant for inclusion in the TTC programme
- Discuss with REB and the Technical Working Group on TPD if and how the Aflatoun methodology could be relevant for inclusion in an ongoing REB TPD programme, after the 2015-2016 curriculum implementation training has finished. Focus should be on providing specific add-on support in the area of financial education, as part of a broader TPD programme
- Engage in continuous dialogue with Access to Finance Rwanda, which seems in closer touch with the curriculum than AMIR thus far.

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